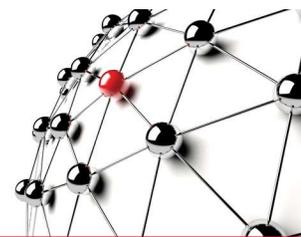


# Business Online Banking Quick Reference Guide



## Account and Loan Transfer

The Account Transfer service makes moving funds between accounts secure and simple. The user will find processing Multi-Entry Transfers and defining Recurring Transfers as easy as completing a Quick Entry Transfer. The Loan Transfer options allow you to make loan payments or withdraw funds from your loan account.

## Steps to Make a One-time Account Transfer

You can make a one-time Account Transfer that occurs on a date you select.

1. From the Service Menu, click **Transfers**. The Transfers and Loan Payments screen appears, set to the **Quick Entry** tab.
2. Select a **From Account** from which you want to transfer the funds.
3. Select a **To Account** to which you want to transfer the funds.
4. Enter the **Amount** to be transferred.
5. Enter the date of the transfer by clicking the **Frequency** drop-down list to select either **Once, right now** or **One time on...** If you select **One time on...**, the **Transfer Date** field appears, and you can click the calendar icon to select a date.
6. Use the **Comments** field to describe the transfer.
7. To save this transfer as a template for future transfers, select the **Save As Multi-Entry Template** option.
8. Use the **Nickname** field to label the transfer.
9. Click **Continue** to open the Review and Submit screen. On this screen, you can change the Amount and the Effective Date.
10. Click **Submit**. If the transfer requires approval, an authorized user must approve the transfer before it is sent for processing.

## Steps to Make a Loan Payment or Transfer

You can make a one-time Loan Payment or Transfer that occurs on a date you select.

1. From the Service Menu, click **Transfers**. The Transfers and Loan Payments screen appears, set to the **Quick Entry** tab.
2. To make a Loan Payment, click the **From Account** drop-down list and select the debit account from which you want to take the funds.
3. To transfer funds out of a Loan Account, click the **From Account** drop-down list and select the Loan Account from which you want to withdraw funds.
4. Click the **To Account** drop-down list and select the Loan Account to which you are making a payment or the debit account to which you are transferring funds. **Note:** You cannot transfer funds from one loan account to another loan account.
5. Enter the **Amount** to be transferred.
6. If you are making a loan payment, select whether the payment is for **Regular Payment** or **Principal Only**.
7. Enter the date on which you want the transfer to occur. If needed, you can click the calendar icon to select a date.
8. Use the **Comments** field to provide additional information deemed necessary by the user.
9. To save this transfer as a template for future transfers, select the **Save As Multi-Entry Template** option.
10. Use the **Nickname** field to label the transfer.
11. Click **Continue** to open the Review and Submit screen. On this screen, you can change the Amount, the Start Date, and the End Date.
12. Click **Submit**. If the transfer requires approval, an authorized user must approve the transfer before it is sent for processing.

## Steps to Set up Scheduled Transfers

Set up scheduled transfers that occur at regular intervals, such as weekly or monthly. Scheduled transfers automatically occur on the dates you set up, and continue until the End Date that you specify is reached.

1. From the Service Menu, click **Transfers**. The Transfers and Loan Payments screen appears, set to the **Quick Entry** tab.
2. Select a **From Account** from which you want to transfer funds.
3. Select a **To Account** to which you want to transfer the funds.
4. Enter the **Amount** to be transferred.

### Account and Loan Transfer Quick Reference

5. Select a Frequency option.
6. Enter a **Start Date**. If needed, you can click the calendar icon to select a date.
7. If you select a Frequency option of *weekly* or *every other week*, then enter the Start Date for the next Monday, the future transfers will always occur on Mondays.
8. If you select a Frequency option of *monthly*, *every 3 months*, or *every 12 months*, then enter the Start Date such as 4/15/2006, all future transfers will occur on the 15th of the month.
9. If you select a Frequency option of *last day of the month*, the transfer will always occur on the last day of every month.
10. Enter an **End Date**. Scheduled transfers will not occur after this date.
11. Use the **Comments** field to describe the transfer.
12. Use the **Nickname** field to label the transfer.
13. Click **Continue** to open the Review and Submit screen. On this screen, you can change the Amount, the Start Date, and the End Date.
14. Click **Submit**. If the transfer requires approval, it must be approved before it is eligible for scheduled processing. Once approved, the transfer automatically occurs on the scheduled dates.

## Using Transfer Templates

The steps below describe how to use the Multi-Entry Transfer screens' Transfer Templates.

1. From the Service Menu, click **Transfers**, then click the **Multi-Entry** tab.
2. Select the check box next to the Template you want to use. The Template is pre-filled with the Nickname, as well as the From and To Account information.
3. Change the **Amount** of the Transfer, if required.
4. Enter the **Effective Date** on which the transfer will take place.
5. Click **Continue** to open the Review and Submit screen. On this screen, you can change the Amount and the Effective Date.
6. Click **Submit**. If the transfer requires approval, an authorized user must approve it before it is sent for processing

**Note:** To delete a Transfer Template, select the check box, and click **Delete** on the first Multi-Entry tab screen.

## Steps to Make Multiple Transfers

Use the Multi-Entry Transfer screen to enter and submit multiple transfers at the same time.

1. From the Service Menu, click **Transfers**, then click the **Multi-Entry** tab.
2. In each transfer row, enter a **Nickname** for the transfer.
3. Select a **From Account** and a **To Account**.
4. Enter the **Amount** of the Transfers.
5. Enter the **Effective Date** on which the transfer will take place.
6. Select the check box next to each transfer or pre-existing template that you want to use.
7. Click **Continue** to open the Review and Submit screen. On this screen, you can change the Amount and the Effective Date.
8. To submit the transfer(s), click **Submit**. If the transfer(s) require approval, an authorized user must approve them before they are sent for processing.

## Steps to Approve Transfers (Optional Security Control)

Use the Account and Loan Transfer Approval function to approve or deny transfers. When you approve a transfer, it is automatically submitted for processing. When you deny a transfer, it is removed from transfer lists and is no longer available for processing.

From the Service Menu, click **Transfers**, then click **Approve Transfers** on the Function Menu. Transfers that require approval appear in the Approval results table.

If you want to refine or change the list of transfers requiring approval:

1. Enter search criteria.
2. Select the Retrieve option, **Only those results I can approve**.
3. Click **Search**. The list of transfers matching your search criteria appears

To Approve or Deny a Transfer:

To approve a transfer, select a transfer check box and click **Approve**. The transfer is sent for processing, or if its effective date is not today, the transfer appears on the Pending Transfers screen.

To deny a transfer approval, select a transfer check box and click **Deny**. The transfer will not process and will no longer be available.

## Steps to Edit Transfers from the Approval Screen

Use the Approval screen Edit option to change a transfer's Amount, End Date, Nickname, and Comments. Changes only affect the current transfer. Templates and future transfers remain unchanged.

1. From the Service Menu, click **Transfers**, then click **Approve Transfers** on the Function Menu. Transfers that require approval appear in the Approval results table.
2. Click **Edit** in the right column of the results table.
3. Edit one or more of the following fields: Amount, Nickname, Effective Date, or Comments.
4. Click **Save Changes**. The changes appear on the Approval screen. Changes only affect the current transfer. Templates and future transfers remain unchanged.

## Reviewing and Editing Scheduled Transfers

The following steps describe how to review and edit your Scheduled Transfers. Scheduled Transfers that appear on the screen include one-time transfers that occur at some point in the future and the next scheduled transfer of each recurring transfer that you have set up. (Transfers that require Approval will not appear on this screen.)

From the Service Menu, click **Transfers**, then click **Scheduled Items** on the Function Menu. All scheduled transfers appear on the screen.

To edit a transfer, click the **Amount** hyperlink.

### To delete a transfer

On the Edit Transfer screen, click the **Delete**. The transfer will be deleted and no longer available.

### To edit a scheduled transfer

On the Edit Transfer screen, change the transfer information as needed and click **Save Changes**.

If you are editing a recurring transfer you can select to apply the changes to:

- **Next payment only**
- **All future payments including currently scheduled**
- **All future payments excluding currently scheduled**

## Reviewing Transfer and Loan Payment History

The Transfer and Loan Payment History screen is for viewing all or part of the transfer and payment records. The History screen lists all submitted transfers and loan payments and provides the status of each transaction. Use the search criteria fields to view accounts for which the user has entitlements.

1. From the Service Menu, click **Transfers**, then click **Transfer History** on the Function Menu.
2. Enter search criteria to define the items that you want to view.
3. Click **Search**.